

Ameritas Retirement Plans

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City of Lincoln Investment Accounts	Fund Expenses	Contract Charge
Ameritas Guaranteed Investment Account	0.69%	0.15%
Ameritas Retirement Equity	0.45%	0.15%
Alger American Growth	0.85%	0.25%
Alger American Leveraged AllCap	0.96%	0.25%
American Century Equity Income	1.00%	0.25%
American Century Heritage	1.00%	0.25%
American Century Income & Growth	0.69%	0.25%
American Century International Growth	1.29%	0.25%
American Century Ultra	1.00%	0.25%
Baron Growth	1.36%	0.25%
Calvert Capital Accumulation Fund	1.67%	0.25%
Calvert Income Fund	1.20%	0.25%
Calvert New Vision Small Cap Fund	1.79%	0.25%
Calvert Social Index Fund	0.75%	0.25%
Calvert Social Investment Fund – Balanced Portfolio Account	1.19%	0.25%
Calvert Social Investment Fund – Equity Portfolio Account	1.26%	0.25%
Calvert World Values International Equity Fund	1.81%	0.25%
Fidelity VIP Asset Manager	0.63%	0.25%
Fidelity VIP Contrafund	0.64%	0.25%
Fidelity VIP Index 500	0.28%	0.25%
Fidelity VIP Money Market	0.35%	0.25%
Fidelity Overseas	1.21%	0.25%
FMI Common Stock	1.25%	0.25%
INVESCO Dynamics	1.21%	0.25%
INVESCO Small Company Growth	1.45%	0.25%
Janus Small Cap Value	1.15%	0.25%
MFS Total Return A	0.88%	0.25%
MFS Value Fund A	1.26%	0.25%
MFS International New Discovery	1.72%	0.25%
PIMCO Total Return	0.68%	0.25%
Third Avenue Small-Cap Value	1.18%	0.25%

Plan Fees

Annual Administrative Fee

\$11.36 per participant

Total Average Participant Expense Charge

For 2003, the total average expense charge for a City of Lincoln participant was 0.91%. Of this total average expense charge, 0.16% was the Ameritas contract charge and plan fees and 0.75% was the fund expenses.